

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

77 – 69, 70

In re: : Bankruptcy Case No.: 18–22260–CMB  
: :  
: Chapter: 13  
: Issued per the 9/17/2020 Proceeding

**Ray Terzich**  
Debtor(s)

Mary Kay Terzich

**ORDER OF COURT CONFIRMING PLAN  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that the Plan dated 8/3/2020 is CONFIRMED. A copy of this plan was previously mailed to you.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty–eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty–eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon it's entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Debtor(s)'s counsel (or Debtor(s) if not represented by counsel) must review all proofs of claim within thirty (30) days after the claims bar date. All objections to pre–petition claims shall be filed within ninety (90) days after the claims bar date, thereafter allowing at least thirty (30) days for a response.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

**(3.) IT IS FURTHER ORDERED THAT:**

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

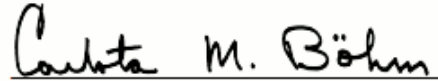
**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: September 17, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Ray Terzich  
 Mary Kay Terzich  
 Debtors

Case No. 18-22260-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dsaw  
 Form ID: 235

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Sep 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2020.

db/jdb  
 cr  
 +Ray Terzich, Mary Kay Terzich, 1234 Pocono Street, Pittsburgh, PA 15218-1112  
 +Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219,  
 UNITED STATES 15219-6101  
 14858078 +Atlantic Credit & Finance Inc., assignee of Capital One, c/o Apothaker & Associates P.C.,  
 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410  
 14858079 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998-2238)  
 14886117 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 14858083 +CitiCards CBNA, PO Box 6190, Sioux Falls, SD 57117-6190  
 14858087 +DSNB/Macy's, PO Box 8218, Mason, OH 45040-8218  
 14858084 Discover Bank, c/o Stock & Grimes LP, 21 Yost Blvd., Suite 301,  
 Pittsburgh, PA 15221-5283  
 14858085 Dollar Bank FSB, 3 Gateway Center West, Pittsburgh, PA 15222  
 14858086 +Dollar Bank Visa, P.O. Box 3969, Pittsburgh, PA 15230-3969  
 14858090 +Edwin A. Abrahamsen & Associates, 120 North Keyser Avenue, Scranton, PA 18504-9701  
 14858091 +FBN Omaha, PO Box 3412, Omaha, NE 68103-0412  
 14858093 KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000,  
 New York, NY 10106  
 14858094 +LVNV Funding LLC, 120 North Keyser Avenue, Scranton, PA 18504-9701  
 15161551 NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826  
 14858096 +Northstar Capital Acquisition LLC, c/o Apothaker & Associates PC, 520 Fellowship Road, C306,  
 Mount Laurel, NJ 08054-3410  
 14860616 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
 (address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop code 3105,  
 Omaha, NE 68197)  
 14858098 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 14858099 +PNC Bank Mortgage Services, PO Box 8703, Dayton, OH 45401-8703  
 14887466 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 14868029 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,  
 Pittsburgh, PA 15233-1828  
 14891200 +Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 14887660 UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14858080 +E-mail/Text: kburkley@bernsteinlaw.com Sep 18 2020 04:49:22 Bernstein -Burkley, PC,  
 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
 14858081 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 18 2020 04:53:57 Capital One Bank,  
 P. O. Box 30281, Salt Lake City, UT 84130-0281  
 14858082 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 18 2020 04:53:10  
 Capital One Bank USA NA, 15000 Capital One Drive, Richmond, VA 23286-0001  
 14880841 E-mail/Text: bnc-quantum@quantum3group.com Sep 18 2020 04:48:23  
 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 14894669 +E-mail/Text: kburkley@bernsteinlaw.com Sep 18 2020 04:49:22 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 14858092 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Sep 18 2020 04:49:04 Key Bank NA,  
 4910 Tiedeman Road, Brooklyn, OH 44144-2338  
 14894753 E-mail/PDF: resurgentbknnotifications@resurgent.com Sep 18 2020 04:53:17  
 LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota),,  
 N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14893777 E-mail/PDF: resurgentbknnotifications@resurgent.com Sep 18 2020 04:53:39  
 LVNV Funding, LLC its successors and assigns as, assignee of Wells Fargo Financial Bank,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14893776 E-mail/PDF: resurgentbknnotifications@resurgent.com Sep 18 2020 04:53:40  
 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14887804 E-mail/PDF: resurgentbknnotifications@resurgent.com Sep 18 2020 04:53:16  
 LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14894723 E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 18 2020 04:53:50 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 14858095 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 18 2020 04:53:07 Merrick Bank,  
 P.O. Box 9201, Old Bethpage, NY 11804-9001  
 14885999 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 18 2020 04:48:49 Midland Funding LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 14858612 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 18 2020 04:54:01  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14858100 E-mail/PDF: gecsed@recoverycorp.com Sep 18 2020 04:53:27 SYNCB/Walmart, PO Box 965024,  
 Orlando, FL 32896-5024

TOTAL: 15

District/off: 0315-2

User: dsaw  
Form ID: 235

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Sep 17, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC Bank National Association  
cr\* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,  
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
cr\* NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
cr\* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
Pittsburgh, PA 15233-1828  
14858088\* +DSNB/Macy's, PO Box 8218, Mason, OH 45040-8218  
14858089\* +DSNB/Macy's, PO Box 8218, Mason, OH 45040-8218  
14858097 ##+Nudelman Klemm & Golub, 425 Eagle Rock Avenue, Suite 403, Roseland, NJ 07068-1717  
TOTALS: 1, \* 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 19, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on September 17, 2020 at the address(es) listed below:

Brian Nicholas on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,  
cnoroski@grblaw.com  
Kenneth Steidl on behalf of Debtor Ray Terzich julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st  
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste  
inberg.com  
Kenneth Steidl on behalf of Joint Debtor Mary Kay Terzich julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st  
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste  
inberg.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 8